

United States Bankruptcy Court
Middle District of Pennsylvania

In re:
Paul E. Everetts
Debtor

Case No. 13-02453-MDF
Chapter 13

CERTIFICATE OF NOTICE

District/off: 0314-1

User: DGeorge
Form ID: 3180W

Page 1 of 2
Total Noticed: 15

Date Rcvd: Aug 17, 2016

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Aug 19, 2016.

db +Paul E. Everetts, 2090 Gomer Road, Chambersburg, PA 17202-7580
4314044 BMO GROUP RETIREMENT SERVICES, 181 BAY STREET, SUITE 2820, TORONTO, ONTARIO M5J 2T3
4314047 +PHELAN HALLINAN LLP, 1617 JFK BLVD STE 1400, ONE PENN CENTER PLAZA,
PHILADELPHIA, PA 19103-1823
4314049 ++WELLS FARGO BANK NA, WELLS FARGO HOME MORTGAGE AMERICAS SERVICING,
ATTN BANKRUPTCY DEPT MAC X7801-014, 3476 STATEVIEW BLVD, FORT MILL SC 29715-7203
(address filed with court: WELLS FARGO HM MORTGAG, 8480 STAGECOACH CIR,
FREDERICK, MD 21701)

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

4314041 +EDI: ACCE.COM Aug 17 2016 19:03:00 ASSET ACCEPTANCE LLC, PO BOX 1630,
WARREN, MI 48090-1630
4320099 +EDI: ACCE.COM Aug 17 2016 19:03:00 Asset Acceptance LLC, P.O. Box 2036,
Warren Mi 48090-2036
4314042 EDI: BANKAMER.COM Aug 17 2016 19:03:00 BANK OF AMERICA, POST OFFICE BOX 982235,
EL PASO, TX 79998-2235
4314043 EDI: BANKAMER.COM Aug 17 2016 19:03:00 BANK OF AMERICA, N.A., 4161 PIEDMONT PKWY,
GREENSBORO, NC 27410
4324019 +EDI: BANKAMER.COM Aug 17 2016 19:03:00 Bank of America, N.A., 7105 Corporate Drive,
PTX-B-209, Plano, TX 75024-4100
4314045 EDI: RMSC.COM Aug 17 2016 19:03:00 GE MONEY BANK, POST OFFICE BOX 981438,
EL PASO, TX 79998-1438
4376703 +E-mail/Text: bankruptcy.bnc@gt-cs.com Aug 17 2016 19:11:22 Green Tree Servicing, LLC,
PO BOX 0049, Palatine, IL 60055-0049, Telephone number 60055-0049
4314046 +EDI: MID8.COM Aug 17 2016 19:03:00 MIDLAND FUNDING, 8875 AERO DR STE 200,
SAN DIEGO, CA 92123-2255
4314048 +E-mail/Text: tcm.bk@icba.tcmbank.com Aug 17 2016 19:11:47 TCM BANK NA,
2701 N ROCKY POINT DR ST, TAMPA, FL 33607-5936
4378028 +EDI: WFFC.COM Aug 17 2016 19:03:00 Wells Fargo Bank, N.A.,
Attention: Bankruptcy Department, MAC #D3347-014, 3476 Stateview Boulevard,
Fort Mill, SC 29715-7203
4461562 +EDI: WFFC.COM Aug 17 2016 19:03:00 Wells Fargo Bank, N.A.,
Attention: Bankruptcy Department, MAC# D3347-014, 3476 Stateview Boulevard,
Fort Mill, SC 29715-7203

TOTAL: 11

***** BYPASSED RECIPIENTS (undeliverable, * duplicate) *****

cr BMO Group Retirement Services

TOTALS: 1, * 0, ## 0

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.
USPS regulations require that automation-compatible mail display the correct ZIP.

Transmission times for electronic delivery are Eastern Time zone.

Addresses marked '++' were redirected to the recipient's preferred mailing address
pursuant to 11 U.S.C. 342(f)/Fed.R.Bank.PR.2002(g)(4).

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Aug 19, 2016

Signature: /s/Joseph Speetjens

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on August 17, 2016 at the address(es) listed below:

Ann E. Swartz on behalf of Creditor Bank of America, N.A. ASwartz@mw-c-law.com,
ecfmail@mw-c-law.com
Charles J. DeHart, III (Trustee) dehartstaff@pamd13trustee.com, TWecf@pamd13trustee.com
Gary J Imblum on behalf of Debtor Paul E. Everetts gary.imblum@imblumlaw.com,
gary.imblum@ecf.inforuptcy.com; carol.shay@ecf.inforuptcy.com; sharlene.miller@ecf.inforuptcy.com; b
ernadette.davis@ecf.inforuptcy.com; gary.j.imblum@ecf.inforuptcy.com
Joseph Angelo Dessoie on behalf of Creditor Wells Fargo Bank, N.A. pamb@fedphe.com

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The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system (continued)

Joseph P Schalk on behalf of Creditor Wells Fargo Bank, N.A. pamb@fedphe.com
Joshua I Goldman on behalf of Creditor GREEN TREE SERVICING LLC bkgroup@kmllawgroup.com,
bkgroup@kmllawgroup.com
Matthew Gregory Brushwood on behalf of Creditor Wells Fargo Bank, N.A. pamb@fedphe.com
United States Trustee ustpregion03.ha.ecf@usdoj.gov

TOTAL: 8

Information to identify the case:

Debtor 1 **Paul E. Everetts**
First Name Middle Name Last Name
Debtor 2
(Spouse, if filing) First Name Middle Name Last Name
United States Bankruptcy Court **Middle District of Pennsylvania**
Case number: **1:13-bk-02453-MDF**

Social Security number or ITIN **xxx-xx-3296**
EIN ____-____-____
Social Security number or ITIN ____-____-____
EIN ____-____-____

Order of Discharge

12/15

IT IS ORDERED: A discharge under 11 U.S.C. § 1328(a) is granted to:

Paul E. Everetts

By the
court:



August 17, 2016

Honorable Mary D. France
United States Bankruptcy Judge

By: DGeorge, Deputy Clerk

Explanation of Bankruptcy Discharge in a Chapter 13 Case

This order does not close or dismiss the case.

Creditors cannot collect discharged debts

This order means that no one may make any attempt to collect a discharged debt from the debtors personally. For example, creditors cannot sue, garnish wages, assert a deficiency, or otherwise try to collect from the debtors personally on discharged debts. Creditors cannot contact the debtors by mail, phone, or otherwise in any attempt to collect the debt personally. Creditors who violate this order can be required to pay debtors damages and attorney's fees.

However, a creditor with a lien may enforce a claim against the debtors' property subject to that lien unless the lien was avoided or eliminated. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

This order does not prevent debtors from paying any debt voluntarily. 11 U.S.C. § 524(f).

Most debts are discharged

Most debts are covered by the discharge, but not all. Generally, a discharge removes the debtors' personal liability for debts provided for by the chapter 13 plan.

In a case involving community property: Special rules protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.

Some debts are not discharged

Examples of debts that are not discharged are:

- ◆ debts that are domestic support obligations;
- ◆ debts for most student loans;
- ◆ debts for certain types of taxes specified in 11 U.S.C. §§ 507(a)(8)(C), 523(a)(1)(B), or 523(a)(1)(C) to the extent not paid in full under the plan;

For more information, see page 2

◆ debts that the bankruptcy court has decided or will decide are not discharged in this bankruptcy case;

◆ debts for most fines, penalties, forfeitures, or criminal restitution obligations;

◆ some debts which the debtors did not properly list;

◆ debts provided for under 11 U.S.C. § 1322(b)(5) and on which the last payment or other transfer is due after the date on which the final payment under the plan was due;

◆ debts for certain consumer purchases made after the bankruptcy case was filed if obtaining the trustee's prior approval of incurring the debt was practicable but was not obtained;

◆ debts for restitution, or damages, awarded in a civil action against the debtor as a result of malicious or willful injury by the debtor that caused personal injury to an individual or the death of an individual; and

◆ debts for death or personal injury caused by operating a vehicle while intoxicated.

In addition, this discharge does not stop creditors from collecting from anyone else who is also liable on the debt, such as an insurance company or a person who cosigned or guaranteed a loan.

This information is only a general summary of a chapter 13 discharge; some exceptions exist. Because the law is complicated, you should consult an attorney to determine the exact effect of the discharge in this case.